

Insurance terms

TRAVEL INSURANCE

Hedvig

Website
Mail
Telephone
Address

hedvig.com
hedvig@hedvig.com
+⁴⁶ 010-45 99 200
Valhallavägen 117 K
SE-115 31
Stockholm, SWE
559093-0334

Org. nr

Exclusive insurer for Hedvigs insurance is Hedvig Försäkring AB org. nr. 559245-5223. Hedvig AB has a qualified holding in Hedvig Försäkring AB. Hedvig AB is regulated by the Swedish Financial Supervisory Authority as an insurance distributor under the Swedish Insurance Distribution Act.

Content

Definitions	3
Who is covered	3
Where and when the insurance is valid	3
What is not covered	3
Travel delays	4
What is covered	4
What is not covered	4
Cancellation	4
What is covered	4
What is not covered	4
Personal belongings	5
What is covered	5
What is not covered	5
All-risk insurance	6
What is covered	6
What is not covered	6
Medical expenses	7
What is covered	7
What is not covered	7
Transport home	8
What is covered	8
Companion(s)	8
What is covered	8
Lost vacation days	8
What is covered	8
Ill/Injured travel companion	9
What is covered	9
Car-rental deductible	9
What is covered	9
What is not covered	10
Accidents	10
What is covered	10
What is not covered	10
Death/Permanent medical disability	10
What is covered	10
What is not covered	10
Medical treatment	12
What is covered	12
What is not covered	12
Evacuation	12
What is covered	12
Personal liability insurance	12
What is covered	12
What is not covered	13
Legal assistance	13
What is covered	13
What is not covered	14
General settlement of claims	15
Settlement travel	16
Settlement of legal assistance	17
Settlement of accident	18
Death benefits	19

Insurance terms

TRAVEL INSURANCE

Definitions

Some words and phrases used when describing the insurance are defined below.

Policyholder	The person who enters into an insurance contract with the Company.
Claimant	The person who, under the insurance contract, is entitled to compensation or reimbursement for insured goods. For liability insurance, it is the liability of the insured that is covered.
Insured	The person's life and health that the insurance covers.
Partner	The person who cohabits with the Policyholder in a marriage-like relationship, and shares the same address (recorded in the Norwegian National Register).
Close relatives	Spouse/partner/registered partner, children, grandchildren, parents, grandparents, siblings, parents-in-law, sons-/daughters-in-law, brothers-/sisters-in-law, nephews/nieces.
Sole travel companion	The person who, in addition to the claimant, is listed on the travel document/ticket, or who has signed up for the journey with the claimant with the intention that they travel the entire trip together.

Who is covered

The insurance covers you and family members listed in the insurance policy, and who 1) are members of the Norwegian National Insurance Scheme, 2) have a permanent address in Norway (registered in the Norwegian National Register), and 3) live in Norway for at least six months per year.

Where and when insurance is valid

The insurance is valid for holidays and leisure trips that last up to 45 days (travel time), and where the journey starts and ends at your residence in Norway.

What is not covered

The insurance does not cover:

- Home address.
- Place of work or study (including military service), and daycare or other childcare facilities (during work or class hours).
- Expeditions or exploration trips (for example: a journey that requires larger and special equipment for a specific purpose). Contact the Company to clarify coverage for such trips.
- Trips to a country or place the Norwegian Ministry of Foreign Affairs or other governmental authorities advise against travelling to.



Insurance terms

TRAVEL INSURANCE

Delays

What is covered

Delayed luggage

The insurance covers expenses for clothing and toiletries needed during the time the luggage is missing – up to NOK 5,000 per person and NOK 8,000 per family when checked luggage is delayed for at least 4 hours.

Delayed departure

The insurance covers expenses for necessary accommodation – up to NOK 1,500 per person and NOK 3,000 per family – when your trip has started, and your prepaid transport is delayed due to weather conditions, technical/mechanical failures or traffic accidents.

Delayed departure

The insurance covers additional expenses for ticket changes or new ticket purchases – up to NOK 20,000 per person and NOK 50,000 per family – if your transport arrives late and the delay is due to weather conditions, technical/mechanical failures or traffic accidents. If it is not possible to continue your journey on the same day, additional accommodation expenses are also covered.

The reason for the above delays must be documented by the carrier/transportation company.

What is not covered

The insurance does not cover:

- Delayed luggage on the return trip home.
- Costs for flight delays, cancellation or overbooking according to EU Directive 261/2004 and for which the airlines themselves are liable.
- Financial loss or damage caused directly/indirectly by strikes, labour conflicts, lockouts or bankruptcy.

Cancellation

What is covered

The insurance covers prepaid transportation and accommodation that has to be cancelled due to:

- Unexpected and acute illness, accidental injury, unexpected and acute worsening of chronic illness, and deaths affecting:
 - You or your close relatives.
 - Your sole travel companion or anyone in his/her family.
 - One in your group when up to 6 people have purchased a trip with the same destination/itinerary.
- Epidemic or natural disaster, terrorist attack or war/war-like action occurring at the destination, where the Norwegian Ministry of Foreign Affairs or local authorities advise against travel. Cancellations must be made within two weeks after the official recommendation.

Serious damage to your own home or business

Insurance terms

TRAVEL INSURANCE

Cancellation (cont.)

- If you are summoned to be a juror, judge or witness in a trial and the trip cannot be taken.
- The date for necessary medical treatment/surgery in hospital is changed, and the trip cannot be taken. The date must be set before booking the trip.

Travel and accommodation must be paid in whole or in part before the injury or illness occurs. The injury or illness must occur during the contract period.

Acute illness or accident that necessitates the cancellation of a trip must be certified by a doctor.

In addition, prepaid tickets for excursions and events in connection with the journey are covered up to NOK 1,000 per person.

What is not covered

The insurance does not cover:

- Pregnancy, induced abortion or birth beyond the 36th week of pregnancy.
- Bonus points or other types of benefits programs.
- Expenses for timeshare housing.
- Participation fee for school events, courses or seminars.
- Financial loss or damage caused directly/indirectly by strikes, work conflicts, lockouts or bankruptcy.
- Taxes, fees and charges.
- Financial loss beyond what is covered, such as lost earnings and the like.

Personal belongings

What is covered

The insurance covers damage and loss of personal belongings that you carry with you while travelling for personal use due to:

- Theft and robbery (cf. Strl §§ 321 and 327).
- Unlawful damage to personal belongings in your possession, caused by another person (cf. Strl § 351).
- Collision and driving off the road with a motor vehicle, caravan or bicycle.
- Grounding or capsizing a boat.
- Fire, water-pipe damage and natural damage (cf. Natural Damage Compensation Act § 4).
- Damage to and/or loss of checked baggage.



Insurance terms

TRAVEL INSURANCE

Personal belongings (cont.)

Compensation per claim:

- Up to NOK 50,000 per person for baggage and up to NOK 150,000 per family.
- Within the sum insured, individual items are reimbursed at a maximum of NOK 50,000 each – up to a total of NOK 150,000.
- Travel documents and passports – up to NOK 5,000 per person and up to NOK 15,000 per family.
- Cash and valuable papers – up to NOK 3,000 per person and up to NOK 6,000 per family.
- Bicycle/bike trailer – up to NOK 20,000 per person and the same for a family.
- Theft from tents where no one is present – up to NOK 2,000 per person and up to NOK 6,000 per family.

All-risk insurance

What is covered

All-risk insurance covers damage to personal belongings the claimant carries with them for their personal use while traveling due to sudden or accidental damage – up to NOK 50,000 per claim.

What is not covered

- Drones, motor vehicles, caravans, trailers (and attached accessories).
- Equipment used when driving a motor vehicle or when the vehicle is being stored.
- Boat, kayak and canoe (and attached accessories).
- Tools and belongings when you move house.
- Bicycle/bike trailer with attached accessories within the municipality you live, work or study.
- Objects lost or left behind.
- Losses caused by fraud, such as bank/credit card abuse.
- Expedited baggage that the carrier is responsible for according to the transport regulations.
- External damage to suitcases and the like occurring during transport.
- Damage to objects or goods during transport caused by liquid spills, fragile objects and perishment.
- Damage caused by spouse/cohabitant, children, parents and siblings.



Insurance terms

TRAVEL INSURANCE

All-risk insurance (cont.)

- Objects that have been brought into the country in violation of current customs/tax rules. This applies regardless of when the item came into the country.
- Financial loss due to lost or damaged baggage.

Medical expenses

What is covered

The insurance covers necessary expenses for unexpected and acute illnesses, accidental injuries or unexpected/acute exacerbation of an illness or disorder. Additional expenses are covered for:

- Doctor, hospital, medication and physical/chiropractic treatment recommended by an on-site physician.
- Dental treatment in case of dental disease or dental damage when chewing – up to NOK 1,000 for treatment and medicine prescribed by a doctor.
- Dental damage in connection with an accidental injury that must be treated during the journey – up to NOK 5,000.
- Necessary telephone expenses – up to NOK 2,000.
- Transport costs associated with treatment. If you use your own car, you will be reimbursed NOK 2,50 per kilometer.
- Transport costs for a new itinerary when the journey cannot continue according to plan because of a medical determination.
- Extended hotel stays and additional expenses if travel is postponed because of a medical determination. If a doctor deems it necessary, other family members will also receive compensation. Family members are entitled to the same compensation as the policyholder.

What is not covered

The insurance does not cover expenses for:

- Injury or illness that was known before departure when:
 - Need for treatment already exists.
 - Aggravation or complications are likely to occur.
- Injury associated with:
 - Boxing and other martial arts.
 - Air sports, such as hang gliding, paragliding, parachuting, and flying with micro-/ultralight aircraft.
 - Base jumping.
 - Motorsports.



Insurance terms

TRAVEL INSURANCE

Medical expenses (cont.)

- Diving deeper than 40 meter.
- Search and rescue operations.
- Scheduled examination, treatment and/or surgery that causes complications or a worsening of condition.
- Continued treatment abroad when the treating physician and the Company/SOS International considers it safe to return home to Norway.
- Pregnancy or birth from the 36th week of pregnancy.
- Altitude sickness due to stays at heights above 4,000 meters.
- Treatment in private clinics in the Nordic countries.
- Expenses incurred after returning to your residence in Norway.
- Financial loss beyond what is defined under coverage, such as lost earnings and the like.

Transport home

What is covered

The insurance covers all reasonable and necessary costs for transporting the insured back to Norway in the event of:

- The insured's unexpected/acute illness, injury or death. In the event of death, burial expenses abroad can be covered instead of transport home – up to NOK 30,000.
- Serious and/or unexpected illness, injury or death in the immediate family, which occurs after the journey begins.
- Serious damage to the insured's home and/or business.

Companion(s)

What is covered

The insurance covers reasonable and necessary expenses and accommodation for up to two people, who travel to be with you because of a serious medical condition.

Lost vacation days

What is covered

You receive compensation for lost vacation days based on actual travel costs, when:

- You are hospitalised because of an accidental injury or illness covered by the insurance.
- You need to stay in bed for several days after a serious accident or acute illness, according to medical records.



Insurance terms

TRAVEL INSURANCE

Lost vacation days (cont.)

- You need to stay in bed for several days after a serious accident or acute illness, according to medical records.
- Your sole travel companion is affected by conditions mentioned above.
- Home transport or evacuation is covered.

Compensation is also paid to a family member, whose holiday is cancelled due to your illness or accident, provided the family member is insured by the Company.

Compensation is calculated according to the ratio of lost vacation days to the total number of scheduled travel days. It is limited to NOK 1,500 per person, per day – up to the total price of the trip – and a maximum of NOK 20,000 per person and NOK 50,000 per family. The number of days is counted from the first consultation with a doctor.

Prepaid tickets for excursions and events, which were not used because of cancelled travel, are covered – up to NOK 1,000 per person.

If you travel with your own car, you are compensated NOK 2,50 per kilometer for the shortest route – from the starting point of the trip to the place where the trip is cancelled – and the return.

Return travel can be compensated instead of daily compensation. Return travel must take place no later than 3 days before the originally planned return travel.

Ill/injured travel companion

What is covered

The insurance covers additional expenses if your planned itinerary is delayed or cancelled because your sole travel companion or his immediate family becomes unexpectedly and acutely ill, injured or dies. Additional expenses covered are:

- Accommodation
- Board and lodging
- Transportation expenses
- Transport home

You will be covered up to NOK 50,000 per claim.

Car-rental deductible

What is covered

Coverage applies to the renter and up to 5 people named on the agreement. All of these people must be under the age of 75 at the time of rental.

The insurance covers your deductible in the event of damage to or theft of the rental car on a holiday with at least one night's stay, according to the rental contract with the rental company.

You will be covered up to NOK 15,000 kroner per claim.

A written agreement and claim from an approved rental company must be submitted.



Insurance terms

TRAVEL INSURANCE

Car-rental deductible (cont.)

What is not covered

- Other vehicles than cars.
- A car rented from a private person, a leased car or a car belonging to a carpool or car-share service.
- A car rented in order to move house or transport goods.

Accidents

What is covered

The insurance covers accidental injury for people listed in the insurance policy, and who are ❶ a member of the Norwegian National Insurance Scheme ❷ have a permanent address in Norway (registered in the Norwegian National register), and ❸ live in Norway for at least six months per year.

At the age of 70, the sum is limited to NOK 100,000.

Death/Permanent medical disability

What is covered

The insurance covers:

- Death due to accidental injury.
- Permanent medical disability resulting from an accidental injury.

An accidental injury is defined as a physical injury to the body caused by a sudden and unexpected physical event – during the insurance period.

The degree of medical disability is determined on the basis of the Norwegian Ministry of Social Affairs' disability table from 21 April 1997.

What is not covered

The insurance does not cover accidental injury caused by:

- Criminal acts or participation in fighting. Assault and defense are covered.
- Suicide or attempted suicide caused by mental illness – unless it is possible that the suicide or attempted suicide is due to acute mental confusion caused by an external cause, and not a mental disorder
- Illness, stroke, heart attack, cancer, fibromyalgia, sudden illness, unconsciousness and other morbid conditions, even though an accidental injury is the trigger
- Back pain, unless the pain is caused by a spinal fracture sustained in an accidental injury
- Infectious disease, unless the infection is caused by a laceration sustained in an accidental injury
- Sting or insect bite

Insurance terms

TRAVEL INSURANCE

Death/Permanent medical disability (cont.)

- Psychological dysfunction, behavioural disorders, learning disabilities and similar, which fall under diagnostic codes F00–F99 (inclusive) according to ICSD-10, or the consequences of such an illness.
- Scars and disfigurement that leads to a degree of disability of less than 15%.
- Poisoning from food, drink or stimulants.
- Medical examination, treatment and the like or when taking medication.
- Sports and activities with special risk:
 - Boxing and other martial arts.
 - Air sports, such as hang gliding, paragliding, parachuting, and flying with micro-/ultralight aircraft.
 - Base jumping.
 - Competition and training for motorsports.
 - Exploration/rescue operations.
 - Sports and expeditions that provide a gross income and/or sponsorship funds of more than 1 G per year (G =basic social security amount).
 - Participation in peacekeeping forces or in the military/paramilitary forces of other countries/organisations.
 - Diving.
 - Accident coverage does not apply when diving deeper than 40 meters.

The insurance does not cover accidental injuries in connection with the following occupations:

- Diving.
- All offshore business.
- Military forces outside of Norway, as well as damage as a result of war, terrorist acts or riots.
- Stunt activity and aerial acrobatics.
- Professions practiced at heights (ladder, scaffolding, lifts and the like).
- Occupations in transport, forestry and fishing.
- Fire, security, police and prison.



Insurance terms

TRAVEL INSURANCE

Medical treatment

What is covered

The insurance covers treatment expenses in Norway, which accrue during the first 3 years after the accident for:

- Doctors and dentists.
- Medicine and bandages prescribed by a doctor or dentist.
- Chiropractic and/or physiotherapy treatment prescribed by a physician.
- Necessary travel expenses to and from home for treatment.

For children under the age of 18, dental damage is covered for more than 3 years – when the first permanent dental treatment (bridge, crown and the like) has to be postponed due to the child's age. It must be approved by the Company.

What is not covered

The insurance does not cover treatment expenses due to:

- Dental damage caused by chewing or biting.
- Examination, treatment or training in private clinics/health institutions or with private practitioners without public reimbursement rights.
- Aid.

Evacuation

What is covered

The insurance covers necessary expenses for travel, costs and accommodation when evacuation is deemed necessary by the Norwegian Ministry of Foreign Affairs (UD). It covers evacuation from the holiday destination and to the nearest safe destination – or your permanent place of residence in Norway – when there is:

- War/risk of war, terror or similar, in countries that were considered peaceful before arrival.
- A natural disaster or epidemic that breaks out or occurs while in the area.

Personal liability insurance

What is covered

The insurance covers liability you incur outside the Nordic region for causing injury to other people or damage to their belongings (including animals) – in accordance with applicable law. The damage must be sustained during the contract period.

The insurance also covers objective liability when flying model aircraft and/or drone. Model aircraft are devices that do not have a pilot on board, which move in the air, and where the purpose of the flight is recreation, sport or competition, according to § 8 of the Regulation on Aircraft Vessels.

Insurance terms

TRAVEL INSURANCE

Personal liability insurance (cont.)

What is not covered

The insurance does not cover liability caused by:

- Your job or other business.
- Recovery and defamation under the Compensation Act, cf. §§ 3-5 and 3-6, as well as fines and the like.
- Owners, drivers or users of a boat, watercraft, motor vehicle or work machine capable of driving at speeds above 10 km/h – as well as aircraft.
- Damage to things that belong to someone else, but which you or someone else on your behalf rent, loan, use or store.
- People in your family (spouse or cohabitant, parents, grandparents, foster parents, in-laws, siblings, children, stepchildren, foster children, grandchildren, cohabitant's children, as well as their spouses and cohabitants). The family relationship at the time of injury is the one that applies.
- Co-owners for damage to things that are jointly owned – or to companies owned by you or where you or your family have significant ownership interests. The family relationship at the time of injury is the one that applies.
- Damage caused by digging, blasting, peeling, sheet piling and demolition.
- Pollution that accumulates over time.
- Damage caused by fungi or rot, or moisture that penetrates over a long period of time.
- Transmission of infectious diseases.
- You as a board member.
- Property other than the insured property.
- Registered trot or canter horse.

Legal assistance

What is not covered

The insurance covers expenses for legal assistance in case of disputes as a private person outside the Nordic region. If you are involved in a dispute, the insurance covers the cost of:

- Lawyer.
- Court.
- Experts appointed by the court.



Insurance terms

TRAVEL INSURANCE

Legal assistance (cont.)

- Experts who are not appointed by the court are covered – up to 10 percent of the sum for legal assistance or financial interest.
- Witnesses for the main hearing and the collection of evidence.

A dispute means that a claim is made and disputed, in whole or in part, orally or in writing. Persistent silence from the counterparty may be considered a dispute.

The dispute must have arisen during the period of the agreement, and be subject to the general courts.

What is not covered

The insurance does not cover legal assistance expenses for:

- Your job or other business.
- Separation, divorce, child custody, parental-access rights, paternity, inheritance, claim for gift revocation, alimony, division of joint property, dissolution of an economic arrangement between live-in partners, dissolution of a household, as well as probate cases.
- Cases that only relate to the execution of a judgment (except disputes concerning rent issues that apply to your insured real estate or apartment).
- Debt collection cases, bill of exchange cases where the claim is uncontested, debt settlement and cases concerning bankruptcy or composition proceedings if you are debtor in bankruptcy or composition.
- Criminal cases or illegal action on your part. However, your expenses are covered when you claim compensation from the suspect, the accused or the defendant.
- Public administration decision. However, expenses are covered from the time of the lawsuit when the administrative appeal option is fully utilised.
- Personal injury, unless the counterparty or their insurance company has refused in writing to cover expenses for necessary legal assistance.
- Real estate other than the insured house or apartment.
- Sale of your property if you have Change of Ownership insurance on the house or property.
- Disputes between part-owners. Disputes between owners in different tenant-owned apartments are covered the same way we cover joint ownership or single-unit ownership in the same co-op.
- As a driver or user of a boat, water scooter, motor vehicle or work machine capable of reaching speeds of more than 10 km/h – when the motor vehicle or recreational boat is not insured by the Company.

Insurance terms

TRAVEL INSURANCE

Legal assistance (cont.)

- Aircraft, however, the dispute as the owner of the model aircraft/drone is covered.
- Trotting or galloping horse.
- Litigation costs from previous courts that you have been assigned, if the case is resolved after an appeal by a settlement where you need to cover your own costs.
- Defamation, online harassment, other harassment and the like.
- Legal entities such as an estate, housing association, cooperatives, foundations and the like – including disputes where these legal entities represent you.
- Court costs and legal fees for an appeal (allocated legal costs are deductible). However, such costs are covered when you can prove that the counterparty does not have the finances to pay.
- Cases where the basis for disputes existed before the insurance took effect.
- Dispute over legal fees or expenses of experts.
- Caravan and other vehicles.

General settlement of claims

In case of damage

You must notify the company as soon as possible.

Contact the police

Immediately contact the police in the case of theft/robbery, vandalism/damage, fire, personal injury and wildlife damage.

Obtaining necessary information

Compensation will be paid when necessary information has been obtained and any inspections or investigations have been carried out. You must assist the company with accurate and necessary information, and document your loss and/or outlay.

Deductible

Will be deducted from the compensation. The deductible is taken out before any other reductions in compensation that are authorized by law.

Interest

You are entitled to interest on the compensation in accordance with the rules in § 8-4 of the insurance contract act.

Things that are found

If stolen or lost items are later found after compensation has been paid, you must immediately notify the company. You can keep the item if you pay back the compensation.

Choice of repair/supplier

The company has the right to decide which repairman or supplier to use.



Insurance terms

TRAVEL INSURANCE

General settlement of claims (cont.)

Compensation payment: property damage

Compensation will be paid after repair, restoration or loss of property. The company can determine whether the damage is replaced by:

- Cash settlement
- Repair
- Re-entry or replacement of similar – or substantially similar – items.

In case of a cash settlement, the compensation cannot exceed what the company has to pay for repair, restoration or replacement.

Claims against you

When a claim is covered by the insurance and exceeds the deductible, the company will investigate whether it will be a liability for you, negotiate with the injured party and, if necessary, litigate the case before the courts.

If the company wants to conclude a settlement with a counterparty, no additional costs will be reimbursed (if you wish to proceed with the case).

Without the consent of the company, you must not admit liability or negotiate claims. The company has the right to pay compensation directly to the injured party.

Legal proceedings/negotiations

If necessary, you should attend a hearing or court.

Settlement travel

Cancellation

An acute illness or accident that stops you from completing your journey must be confirmed by a doctor, who has been consulted before the journey started.

- You must notify the carrier, hotel, landlord or others from which the trip was purchased.
- Confirmation for paid and cancelled travel – such as transport, hotel, rental conditions and the like – should be sent to the Company.

Damage or loss of goods

The compensation is determined by what it will cost on the day of damage to repair the item or purchase a similar one.

The following clarifications and deductions apply:

- Items purchased second hand at auction or received as an inheritance or gift are replaced by the sales value of the corresponding used item.
- Photo, video, computer equipment and other electronic/optical equipment: 20% deduction per year, maximum 80% deduction.
- Mobile phone, tablet and equipment: 20% deduction per year, maximum 80% deduction.
- Clothing, shoes and glasses: 10% deduction per year, maximum 80% deduction.



Insurance terms

TRAVEL INSURANCE

Settlement travel (cont.)

- Bicycle: 20% deduction per year from the year the bicycle is 3 years old, maximum 80% deduction.
- Other items: deduction for impairment due to age, wear and tear, based on probable time of use.

For valuables and brands of shoes, clothing, sunglasses, bags and the like, the Company may require a bank statement or a warranty/certificate and purchase receipt. If you are unable to show us such documentation on request, you will receive no compensation.

Sickness expenses for disease or accident

In case of a serious and acute illness or accident, please contact our emergency service: SOS International, open 24 hours a day, at +47 22 96 50 46.

- SOS International provides hospitalisation, transportation home, calling of relatives and any other assistance needed when you are ill or injured. It must always be pre-approved by SOS International or the Company.

For other inquiries, please contact the Company.

Discretion

- Determination of both the insurance value and the damage, and any other issues related to the calculation of damages, can be decided by discretion, if you or the Company so require. Discretion is carried out by experts and impartial parties, and carried out in accordance with the provisions of the General Terms and Conditions.

Settlement of legal assistance

Choice of lawyer

You choose a lawyer who, by the nature of the case, is qualified for the assignment.

Deadline for applying legal assistance

A request for coverage of legal-assistance expenses must be made to the company as soon as possible when a dispute has arisen, and at the latest 1 year after the lawyer has been hired.

Several parties on the same side

The company may require several parties involved to all to use the same legal and technical assistance.

Total compensation for each dispute is covered up to the sum mentioned in the insurance policy, even if there are several parties on the same side. This also applies if the parties have legal assistance insurance in different companies, or if the insured person has legal assistance coverage in several insurance policies from one or more companies.

Documentation of fee requirements and other costs

The company may require that you keep them informed about the extent of the expenses required. Upon settlement, the fee requirement must be documented with specified hours and hourly rates, and that the deductible is paid.

Before legal proceedings, necessary legal assistance expenses are covered. After legal proceedings, expenses are covered in order to have the case carried out safely, according to the judgment of the court, in accordance with § 20-5 of the dispute act.

Insurance terms

TRAVEL INSURANCE

Settlement of legal assistance (cont.)

Questions about the reasonableness of the expenses can be submitted to the Norwegian Bar Association. The company may require that you get the fee determined by the court in accordance with § 3-8 of the dispute act.

The company's liability is limited to the estimated financial value of your interest in the case, if the expenses are not approved by the company in advance.

Settlement of accident

Collection of information from doctors, hospitals, norwegian labour and welfare administration (nav) and others

Anyone who wishes to file a claim with the company must provide the company with the information and documents available to them, and which the company needs to be able to decide on the claim and pay the compensation.

The company may, with the consent of the insured, obtain information from a doctor, hospital, nav/social security office, insurance company or others.

If the company finds it necessary to obtain a medical report from a new expert, this must be justified in writing.

If you are outside norway, the company may require you to be examined by a doctor in Norway. The doctor's fees are paid for by the company. You must cover other expenses (travel, etc.) yourself.

Medical disability as a result of accident

If the accidental injury has caused permanent medical disability, a determination about the degree of disability can be made one year after the accident took place – at the earliest.

If the degree of disability might change, the final settlement can be postponed by up to 3 years after the accident. The compensation can then be determined according to the degree of disability that is assumed to be permanent based on the condition after 3 years. The criteria must be met while the insurance is in effect.

Determination of medical disability

The degree of medical disability is established on the basis of the disability tables published by the Ministry of Labour and Social Affairs in regulation that is dated 21/04/1997 (parts I and III). For injuries that are not included in the table, the degree of disability is determined based on an expert comparison with the injuries in the table.

If an accident results in multiple injuries to the same person, the medical degree of disability is determined based on an overall assessment, using the reduction method.

If the accidental injury increases a previous disability, a deduction is made in medical disability similar to the previous disability. When other circumstances contribute to the medical degree of disability being higher than the damage alone indicates, proportionate compensation is paid. The total degree of disability for a single injury cannot exceed 100% when combined.

Determination of compensation for medical disability

The amount that was applicable when the accident occurred, which is mentioned in the insurance policy, is used to determine compensation. The degree of disability determines how much of the insured amount is paid.

Insurance terms

TRAVEL INSURANCE

Settlement of accident (cont.)

Accident Insurance:

- At the age of 70, the sum is limited to NOK 100,000.

Treatment expenses

Treatment expenses will be paid when the Company has received the claim with the necessary documentation for the expenses.

Treatment expenses are covered as if the insured had been a member of NAV.

You will be compensated for the part of the expenses that exceed what may be claimed from others. Original receipts must be submitted for treatment expenses that require reimbursement.

Accident Insurance:

- Treatment expenses are covered up to 5% of the sum for medical disability (see the travel insurance policy).
- After the age of 70, treatment expenses are limited to up to NOK 5,000.

Death benefits

The death benefit will be paid after death has occurred; after the Company has received the required documentation; and has had reasonable time to survey and calculate the final liability.

If the insured dies as a result of the accidental injury within one year, death compensation is paid. Any disability compensation that may have been paid in advance for the same injury will be deducted.

If the insured dies of another reason within one year of the accident occurring, neither death nor disability compensation is paid.

If the insured dies later than one year after the accidental injury occurred, no death benefit is paid. But disability compensation is paid according to the degree of disability caused by the accident.

The compensation is paid to your spouse, or to heirs pursuant to law or testament. If you have appointed a beneficiary, this is the person who receives the compensation, cf. § 15-1 of the Norwegian Act relating to insurance contracts (FAL).